

# EFFECTS OF TAX EDUCATION ON PROPERTY TAX COLLECTION IN TANZANIA: A CASE OF MBEYA AND RUKWA REGIONS

Noela E. Ndanu

*Author name is currently pursuing masters degree program in University of Iringa, Tanzania., E-mail: ndanunoela@gmail.com*

**KeyWords:** Electronic Taxpayer Education, Print Media Taxpayer Education, Property Tax Collection.

## ABSTRACT

This study is an attempt to assess the effect of tax education on property tax collection in Mbeya and Rukwa Regions. Specifically it determined the effect of electronic taxpayer education, print media taxpayer education and stakeholder sensitization programme on property tax collection in Mbeya and Rukwa Regions. The study included a sample of 60 registered property taxpayers in Mbeya and Rukwa Regions. Cross-section survey was applied to get data for the problem. The data was analysed using linear regression using ordinary least squares estimator showing relationship between property tax collections as dependent variable to electronic taxpayer education, print media taxpayer education and stakeholder sensitization programme as independent variables. From the results, all variables that is electronic taxpayer education, print media taxpayer education and stakeholder sensitization programme had a positive relationship with property tax collection in Mbeya and Rukwa Regions. The results from the regression and t- test show that electronic taxpayer education, print media taxpayer education and stakeholder sensitization programme have a significant impact on property tax collection in Mbeya and Rukwa Regions since the P- values were less than 0.05. Moreover, all parameters estimates of electronic taxpayer education, print media taxpayer education and stakeholder sensitization programme confirm to the hypothesized algebraic signs of parameter estimates. The co-efficient of determination, the adjusted R<sup>2</sup>, was 0.658 that shows that the independent variables explain about 65.8% of the variation in the dependent variable. It was recommended that tax education programs should be conducted monthly. This will help to enlighten future taxpayers to comply with property tax payments for the purpose of economic growth of the county.

## INTRODUCTION

Tax education, in which ever form, is important and influences revenue mobilization in any nation. Tax education equally has a relationship to tax accountability, compliance and overall revenue mobilization. Terkper (2018) contended that revenue authorities would need to accomplish progressively through tax training to rope in numerous potential citizens in the informal division which is estimated to be around 70 percent of the New Zealand economy, into the tax net. It is, along these lines, appropriate for tax directors to put in place pragmatic measures to get all operators in the informal division, into the net and seal all possible ways to evade and prevent payment of taxes.

While many institutions and scholars have recognized the importance of tax education and the relationship it has with property tax collection, they have at the same time lamented that tax education has not been sufficient in informing tax payers of their property tax obligations. Atubga (2019) contends that there is generally very little information about tax in the public domain. People are unable to distinguish between different types of taxes and between taxes and other forms of revenue generation, such as fees and fines. Atubga further notes that there is overwhelming evidence that tax information and tax education are lacking even to the fairly sophisticated and adds that this can be improved through publicity and tax education. He observed, however, that even though many NGOs recommendations focus on education, these are usually not targeted and customized enough.

Property tax is primarily a fiscal instrument that local governments use to generate revenue for the provision of an array of public services, such as fire protection, ambulance, police, waste disposal, street lighting, parks plus other aspects of community infrastructure. Besides, tax can be used as a regulatory instrument to influence land use patterns (Paugam, 2012). Property tax is an attractive source of revenue because of the many advantages it offers and throughout the world; it is considered the largest source of local government revenue. Traditionally and universally property tax has been the most important tax instrument available to local governments. It is generally argued that revenue from property tax contributes significantly to the financing of public services

(McCluskey, 2010). Nonetheless the extent of reliance on this source of revenue varies in different countries depending on the level of intergovernmental transfers, user fees, and other revenues as well as on changes in the expenditure responsibilities assigned to local governments.

Property tax is among revenue sources contributing its share to the country's GDP and total national tax revenues. For example in developed countries property taxes were a bit more than 1% of GDP and about 4% of all tax revenue in 2010/2011 (Bird, and Slack, 2012). Despite this significant contribution to revenue at national level, property tax represents an important source of sub national or local revenue in many countries. There are countries where property tax represents an important and often the only tax available to local government.

In contrast however, developing countries tend to generate significantly less property tax revenue, typically at a maximum of 40 percent of local government revenue, 2 percent of total government revenue and 0.5 percent of GDP (Kelly & Montes, 2011; Kelly, 2012). Property tax or land tax, as variably referred to in different countries, is basically the same in terms of taxation objectives but there is variation in terms of the base on which the tax is levied. The practice adopted by any country has no relation to the level of development (whether developed, transition or developing) of a country. As such some countries levy property taxes while others levy land taxes, but the motives behind the tax remain the same.

Property tax provides incentives for local governments to provide basic amenities, which, in turn, raise property values and subsequently raise tax revenue (Glaeser, 2013). That is, efficient property taxation increases revenue, enabling a local government authority to spend on local services. On the other hand local services enhance property values, which result in increased taxable values and therefore more revenue. Subsequently increased spending on local services provides incentives for the taxpayer to pay property tax. It has been argued that the need to entrust local governments with property tax results partly from its comparative simplicity in its administration and, in part, from the inability of real property to shift location in response to the imposition of a tax (Youngman & Malme, 2014).

Tanzania has implemented several major reforms of the property tax (PT) collection system in recent years. In 2008, a new system for PT collection was introduced in Dar es Salaam, the country's largest city (URT 2007). The reform entailed shifting the responsibility for administration and collection of PT from the municipal councils (MCs) to the national tax administration, the Tanzania Revenue Authority (TRA). The Government expected this measure to increase revenues. In February 2014, the Government announced the return of PT collection to the municipalities. This did not last long. In July 2016, property taxation was again centralised and TRA was assigned full responsibility for administering the tax in the country (URT 2016a).

In June 2016, the Minister of Finance announced (in the Budget Speech for 2016/17) that the administration and collection of PT in the whole country should be transferred from the local government authorities to the TRA (URT 2016a: 21). The Minister emphasized that the "... Government is determined to increase and strengthen domestic revenue collection through several measures". According to the Minister, this decision, effective from 1 July 2016, was based on TRA's experience in revenue collection and on their existing tax collection systems and coverage across the country. Lessons learned from other countries like Ethiopia and Rwanda were also taken into account (ibid., p. 22, para 32). The Minister emphasized that the decision "reflects the Government's view that local government authorities did not reach the revenue targets due to inefficient PT collection compared to the available potential" (URT 2016a: 12, para 17). Against the background of the major improvements in PT collection achieved by the MCs after the re-decentralization in 2014, this last statement seems imprecise as local government authorities does not do its work effectively in collecting PT. Following some preparatory arrangements, TRA started collecting PT from 1st October 2016 in 30 municipal councils, and from 1st July 2017, all over the country.

The payment of property rates is the responsibility of any ratable property owner as provided for under Section 48 of the Rating Act. In the absence of the owner of the ratable property the rating authority is empowered to demand the amount due and payable rate from a tenant or occupier in accordance with Section 46 of the Rating Act. The tenant or occupier is then entitled to recover the paid amount from any rent or other amount payable by him/her to the property owner or his/her successor in title. The collection of property tax is made possible by the billing, collection and enforcement procedures. Valuation officers of the rating authorities are responsible for preparation of the bills or demand notices, which are mailed or delivered by hand to the property owner (McCluskey et al, 2013).

Studies in Tanzania such as Ndaba (2017); Fjeldstad and Semboja (2018) and (Ng'eni, 2019) revealed that, tax education has a positive impact on revenue collection. Although financing Local Government in Tanzania faces a number of problems in PT collections. Revenue collection is hindered by; the loss in experienced staff, lack of Tax education to taxpayers and the temporary discontinuity of the local rates collection on individual and their property (Ndaba, 2017).

Fjeldstad and Semboja (2018) revealed that individuals may pay taxes because they value the goods provided by the government, recognizing that their payments are necessary both to help finance the goods and services and to get others to contribute. Ineffective administration mechanisms, higher tax rates, poor taxation policies, tax exemptions and improper management in encouraging tax morale and compliances are the major factors that influencing tax evasion (Ng'eni, 2019).

In the background of this study, effects of tax education on property tax collection have been shown not only in developing countries but also in the most developed world. However, the environment differs from country to country and property tax laws cannot be uniformly applied. Moreover, while similar studies Ndaba (2017), Fjeldstad and Semboja (2018) and (Ng'eni, 2019) have been done in several Tanzanian tax regions, little is known about the effect of tax education on property tax in Mbeya and Rukwa Regions. For that matter, this compelled the researcher to assess the effect of education on property tax in Mbeya and Rukwa Regions.

## LITERATURE SURVEY

### The Effect of Electronic Taxpayer Education on Property tax collection

Gray (2018) conducted a study on "The Factors Affecting Property Tax collection Among Taxpayers in Gandhi". The study employed a cross-sectional design and primary data was collected from 50 taxpayers whereby regression model was used to analyze data. Ordinary Least Square Estimator technique was used in data analysis. The study found that factors like taxpayers' education through electronic devices have significant relationship with tax collection in Gandhi. The study identified factors that made them not to pay their taxes due, within the statutory period and not declaring the correct taxable income as; complexity of the tax laws, ability to pay, and ignorance of the tax laws.

Sas (2017) studied on "Impact of Property Taxpayers through the Use of Electronic Devices in Ethiopia". The study employed a cross-sectional design; both primary and secondary data were collected from 60 taxpayers and analyzed using descriptive analysis by the aid of Statistical Package for Social Sciences (SPSS V.20). The study was conducted with the aim of identifying a holistic view of taxpayers through the use of electronic devices. Study revealed that using electronic devices in collecting taxes, it enables an organization to gain a single view of the tax payer; increase auditor efficiency; enhance policy analysis ability and improve performance management.

Nawawi (2019) studies "To find out usage of electronic tax (e-tax) applications in tax practice in Tanzania". A case study was adopted and descriptive analysis was employed to analyze data from 75 taxpayers. The study found out that knowledge of ICT and electronic tax systems among students had positive impact on compliance. Such electronic media 'broadcast or storage media that take advantage of electronic technology may include television, radio, internet, fax, CD-ROMs, DVD and any other media that requires electricity or digital encoding of information to impart property tax knowledge and enhance tax collection. Electronic media is often used in contrast with print media'.

### The Effect of Print Media Taxpayer Education on Property tax collection

Angus (2016) conducted a study about "Kenya's Individual Property Tax collection". The study used time series data from 2014-2018 and based on desktop and library studies. Correlation analysis was used. The study revealed that the effectiveness of media campaigns in the TV, use of tax information magazines, business customers/prospects and national newspapers, enhances awareness, tax filing, and ultimately tax morale among the property taxpayers.

Patrick and Jacobs (2017) studied on "Factors Affecting Efficiency on Property Tax Collection in Middle East countries". In a survey study, a regression model using ordinal least square estimator was done to determine the association between independent variables and dependent variable whereby a total of 40 observations were included. The study aimed at focusing on causes of inefficiency of property tax collection in middle east countries, also these published papers aimed at focusing on tax education and revenue collection system and policies as the key aspects of revenue collection. The findings revealed that tax education media, tax exemptions and tax administration system have positive significance influence on property tax collection it explained about 60% variation of property tax collection.

Mahenge (2020) assessed "Factors Influencing Property Tax collection in Tanzania, a case of Tanzania Revenue Authority Iringa Region". The researcher used a descriptive survey design, where 50 taxpayers were involved. Primary data were collected through questionnaire, while secondary data were collected through documentary review. All data were analyzed and presented in tables and figures with the help of descriptive analysis using SPSS version 23. Study findings revealed that property tax collection is highly influenced by taxpayers' education through newspapers, magazines, prospects, pamphlets, booklets on tax issues.

### The Effect of Stakeholder Sensitization Programme on Property tax collection

Ndaba (2017) studied on "Factors Influencing Property Tax Collection in Local Government in Tanzania". A cross-section study was employed. Then regression model was done to determine the association between tax education and revenue collection whereby a total of 98 observations were included. Ordinary Least Square Estimator technique was used in data analysis. The study revealed that, tax education has a positive impact on property tax collection. Financing Local Government in Tanzania faces a number of problems such as the loss in experienced staff, lack of Tax education to taxpayers and the temporary discontinuity of the local rates collection on individual and their property.

Fjeldstad and Semboja (2018) conducted a study on "Why People Pay Property Taxes: The case of the development levy in Tanzania". A case study was employed whereby 50 taxpayers were involved. Data were analyzed using descriptive analysis. The study found that individuals pay taxes because they value the goods provided by the government, recognizing that their payments are necessary both to help finance the goods and services and to get others to contribute.

Newman, et al (2018) studied on "The Impact of Tax Knowledge on Property Tax collection in a Developing Country, Zambia". Cross-sectional study was adopted and 100 SMEs were involved while data were analyzed using regression model. Ordinary Least Square Estimator technique was used in data analysis. The study established that SMEs in the particular developing country do not comply with tax law. They possess only basic tax knowledge and lack a deeper understanding of tax issues. The study revealed that property tax knowledge has a positive significant contribution on tax collection.

## METHODOLOGY

The study included a sample of 60 registered property taxpayers in Mbeya and Rukwa Regions. Cross-section survey was applied to get data for the problem. The data was analysed using linear regression using ordinary least squares estimator showing relationship between property tax collections as dependent variable to electronic taxpayer education, print media taxpayer education and stakeholder sensitization programme as independent variables.

**RESULTS & DISCUSSION**

**Multiple Regression Analysis**

Multiple liner regression analysis was conducted to examine how multiple independent variables (electronic taxpayer education, print media taxpayer education and stakeholder sensitization programmes) affect the dependent variable (property tax collection) whereby 60 observations were used. A multiple regression analysis is an analysis that involves one dependent variable and two or more independent variables.

**Interpretation of Regression Results**

The model used, as shown from the conceptual model, was linear regression;

That is  $P.T.C = \alpha_0 + \beta_1 ETE + \beta_2 PMTE + \beta_3 SSP + U$

Where,

P.T.C = Property Tax Collection; ETE= Electronic Taxpayer Education; PMTE= Print Media Taxpayer Education; SSP= Stakeholder Sensitization Programme; U= Disturbance term

And  $\beta_1 > 0$ ,  $\beta_2 > 0$  and  $\beta_3 > 0$

The estimated linear model was  $P.T.C = 0.278 + 0.490ETE + 0.571PMTE + 0.492SSP$   
(0.523) (2.763) (6.423) (5.412)

$R^2 = 0.658$ ,  $F = 38.770$ , and t values are in parentheses.

Table 1: Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.278	.531		.523	.603
	Electronic taxpayer education	.490	.075	.460	2.763	.044
	Print media taxpayer education	.571	.089	.542	6.423	.000
	Stakeholder sensitization programme	.492	.091	.451	5.412	.000

a. Dependent Variable: Property Tax Collection

The estimated regression model indicates that a unit change in electronic taxpayer education leads to a positive change of 0.490 in property tax collection. A unit change in print media taxpayer education leads to a positive change of 0.571 in property tax collection. A unit change in stakeholder sensitization programme leads to a positive change of 0.492 in property tax collection. All three parameter estimates are statistically significant at 5% level. Moreover, all the algebraic signs of the parameter estimate for electronic taxpayer education, print media taxpayer education and stakeholder sensitization programme conform to the hypothesized signs.

**T-Statistical Test**

The t-statistics are greater than 2.0 in absolute terms. Therefore, according to the rule of thumb, parameter estimates are statistically significant, thus they affect property tax collection in Mbeya and Rukwa regions.

Table 2: Analysis of Variance – ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	9.416	3	3.139	38.770	.000 <sup>b</sup>
	Residual	4.534	56	.081		
	Total	13.949	59			

a. Dependent Variable: Property tax collection

b. Predictors: (Constant), Electronic taxpayer education, Print media taxpayer education, Stakeholder sensitization programme

**Interpretation**

This was used to test the overall significance of the regression results.

The hypothesis test

HO:  $\beta_1 = \beta_2 = \beta_3 = 0$  (model insignificant)

HA:  $\beta_1 \neq \beta_2 \neq \beta_3 \neq 0$  (model is significant)

The level of significance is 5% = 0.05 with 95% confidence interval.

The calculated 'F' as shown in table 4.4 is 38.770 and the critical 'F' is 2.76 from statistical tables

Since the calculated 'F' is greater than critical 'F', the researcher rejects null hypothesis in favor of the alternative hypothesis; that is,  $\beta_1$ ,  $\beta_2$  and  $\beta_3$  are statistically different from zero implying that electronic taxpayer education, print media taxpayer education and stakeholder sensitization programme affect property tax collection in Mbeya and Rukwa Regions.

Table 3: Model Explanatory Power

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. Change	
1	.822 <sup>a</sup>	.675	.658	.28453	.675	38.770	3	56	.000	2.760

a. Predictors: (Constant), Electronic taxpayer education, Print media taxpayer education, Stakeholder sensitization programme

b. Dependent Variable: Property tax collection

#### Interpretation

This test was used to explain the total variations in the dependent variable i.e. property tax collection caused by variations in the independent variables i.e. electronic taxpayer education, print media taxpayer education and stakeholder sensitization programme. In the case of the regression output the adjusted R2 = 0.658, implying that the model explains about 65.8% of variations in the property tax collection, we, therefore, conclude that the model is satisfactory.

Also, it indicates that, R coefficient of 0.822 means that there is a correlation of 82.2% between the independent variables (electronic taxpayer education, print media taxpayer education and stakeholder sensitization programme) and dependent variable (property tax collection). This shows that the independent variables (electronic taxpayer education, print media taxpayer education and stakeholder sensitization programme) are significant predictors of the dependent variable (property tax collection) at Mbeya and Rukwa Regions.

### FINDINGS BASED ON THE SPECIFIC OBJECTIVES

#### The Effect of Electronic Taxpayer Education on Property Tax Collection in Mbeya and Rukwa Regions

The study found that electronic taxpayer education significantly and positively affects property tax collection since the p-value was less than 0.05. Electronic taxpayer education encourages taxpayers to comply with property tax payments obligation especially when electronic education is well provided to property taxpayers in Mbeya and Rukwa Regions. If the electronic taxpayer education is effectively provided to taxpayers, it will help to increase property tax collection from taxpayers in Mbeya and Rukwa Regions.

These findings are related with Nawawi, (2019) who studies on finding out usage of electronic tax (e-tax) applications in tax practice in Tanzania and the study found out that knowledge of ICT and electronic tax systems among students had positive impact on compliance. Such electronic media 'broadcast or storage media that take advantage of electronic technology may include television, radio, internet, fax, CD-ROMs, DVD and any other media that requires electricity or digital encoding of information. Electronic media is often used in contrast with print media'.

Additionally, these findings are related with Sas (2017) who revealed that using electronic devices in collecting taxes, it enables an organization to gain a single view of the tax payer; increase auditor efficiency; enhance policy analysis ability and improve performance management.

These findings show that there is a positive relationship between electronic taxpayer education and property tax collection since the p-value is less than 0.05, therefore the null hypothesis (H0) which states that electronic taxpayer education has no effect on property tax collection in Mbeya and Rukwa Regions, is rejected and hence, HA was fully supported.

#### The Effect of Print Media Taxpayer education on Property Tax Collection in Mbeya and Rukwa Regions

The study found that effect of print media significantly and positively affects property tax collection since the p-value is less than 0.05. Print media taxpayer education encourages taxpayers to comply their property tax payments especially when the print media taxpayer education is very effective enhanced to taxpayers. If print media taxpayer education is well improved to taxpayers, this will help to increase property tax collection in Mbeya and Rukwa Regions.

These findings differ from the findings of Angus, (2016) on a paper sought to review research about "Kenya's Individual Property Tax collection" and revealed that the effectiveness of media campaigns in the TV, use of tax information magazines, business customers/prospects and national newspapers, enhances awareness, tax filing, and ultimately tax morale among the property taxpayers.

Additionally, these findings are related with Patrick and Jacobs (2017) who revealed that tax education media, tax exemptions and tax administration system have positive significance influence on property tax collection it explained about 60% variation of property tax collection.

These findings show that there is a positive relationship between print media taxpayer education and property tax collection since the p-value is less than 0.05, therefore the null hypothesis (H0) which states that print media taxpayer education has no effect on property tax collection in Mbeya and Rukwa Regions, is rejected and hence, HA was fully supported.

#### The Effect of Stakeholder Sensitization Programme on Property Tax Collection in Mbeya and Rukwa Regions

From the study it was found out that stakeholder sensitization programme significantly and positively affects property tax collection since the p-value is less than 0.05. If stakeholder sensitization programme is well practiced to taxpayers, more taxpayers will be aware on the importance of paying property tax, thus be willing to comply with their property tax payments. Therefore, stakeholder

sensitization programme to taxpayers' influences property tax collection Mbeya and Rukwa Regions.

The findings in this study are similar of Newman, et al (2018) who studied on "The Impact of Tax Knowledge on Property Tax collection in a Developing Country, Zambia". Cross-sectional study was adopted and 100 SMEs were involved while data were analyzed using regression model. Ordinary Least Square Estimator technique was used in data analysis. The study established that SMEs in the particular developing country do not comply with tax law. They possess only basic tax knowledge and lack a deeper understanding of tax issues. The study revealed that property tax knowledge has a positive significant contribution on tax collection.

Additionally, these findings are related with Ndaba (2017) who revealed that, tax education has a positive impact on property tax collection. Financing Local Government in Tanzania faces a number of problems such as the loss in experienced staff, lack of Tax education to taxpayers and the temporary discontinuity of the local rates collection on individual and their property.

Therefore, these findings show that there is a positive relationship between stakeholder sensitization programmes and property tax collection since p-value is less than 0.05, therefore the null hypothesis, which states that stakeholder sensitization programme has no effect on property tax collection in Mbeya and Rukwa Regions is rejected and hence, H<sub>A</sub> was fully supported.

## Conclusion

Electronic taxpayer education, print media taxpayer education and stakeholder sensitization programme have found to have significance influence on property tax collection as indicated from the regression results. In such sense, property taxpayers depend on number of advertisements and internet news provided online to taxpayers, number of newspapers, magazines, prospects, pamphlets, booklets provided to taxpayers and number of education seminars conducted to taxpayers in order to comply on property tax. Therefore, advertisements and internet news provided online to taxpayers, newspapers, magazines, prospects, pamphlets, booklets on the importance of property tax issues and conducting education seminars to property taxpayers increase the level property tax collection in Mbeya and Rukwa Regions. Therefore, electronic taxpayer education, print media taxpayer education and stakeholder sensitization programme are the good predators of property tax collection in Mbeya and Rukwa Regions.

## RECOMMENDATIONS

### Recommendations for Action

Findings revealed that electronic taxpayer education, print media taxpayer education and stakeholder sensitization programme positively and significantly affect property tax collection. This is in line with the expectation of the study. On the basis of these findings, the researcher makes the following recommendations;

TRA Mbeya and Rukwa Regions should continually impart tax education to taxpayers on the importance of property tax so as to raise collections on property payments in the regions. Preferably, tax education programs should be at least conducted monthly. This will help to enlighten future taxpayers to comply with their property tax payments for the purpose of economic growth of the county.

Moreover, there will be a need for government to establish advertisements and internet news provided online to taxpayers, newspapers, magazines, prospects, pamphlets, booklets on the importance of property tax issues and conducting education seminars to property taxpayers as to increase the level property tax collection in Mbeya and Rukwa Regions.

### Recommendations for Further Studies

The model used to analyze property tax collection was able to explain 65.8% of the total variation in property tax collection. This means that the model might have omitted some important factors which also affect property tax collection. In order to get greater explanations on causes of compliance to property tax collection, other variables should be identified and included in future studies. This will show how property tax collections can further be raised.

## References

- [1] Angus, Y. (2016). Kenya's Individual Property Tax collection. The scope and impact of market orientation profiles on strategy implementation and performance. *Strategic Management Journal*. 24(6), 577-585.
- [2] Bird, R. M. & Slack, E. (2012). 'Land and Property Taxation around the World: A Review'. *Journal of Property Tax Assessment & Administration*. 7 (3): 31-80.
- [3] Fjeldstad, O.-H. & Semboja, J. (2018). *Why People Pay Property Taxes: The case of the development levy in Tanzania*. World Development, 29, 2059-2074.
- [4] Glaeser, E. L. (2013). *The Incentive Effects of Property Taxes on Local Governments*. National Bureau of Economic Research: Working Paper No. 4987.
- [5] Gray, S. (2018). *The Factors Affecting Property Tax collection Among Taxpayers in Gandhi*, V. P. (ed.). International Monetary Fund.
- [6] Kelly, R. & Montes, M. (2011). 'Improving Revenue Mobilization in Malawi: Study on Business Licensing and Property Rates'. Government of Malawi and United Nations Capital Development Fund. UNDP.
- [7] Kelly, R. (2012) 'Designing a property Tax Reform Strategy for Sub-Saharan Africa: An Analytical Framework Applied to Kenya', *Journal of Public Budgeting and Financing*. Winter. Pp 36-51.
- [8] Mahenge, J. (2020). Assessment on Factors Influencing Property Tax collection; Iringa Region. *Journal of Economic Review*.
- [9] McCluskey, W. (2010). 'Property Taxation: a Global perspective'. Paper presented at IPTI Annual Conference, Cape Town.
- [10] McCluskey, W., Franzsen, R., Johnstone, T. & Johnstone, D. (2013). *Property tax reform: the experience of Tanzania*. Our Common estate. RICS Foundation.
- [11] Nawawi, D. (2019). Usage of electronic tax (e-tax) applications in tax practice in Tanzania: An Agenda for Research. Philadelphia: University of Dar es Salaam, Tanzania.
- [12] Ndaba, R. (2017). *Factors Influencing Property Tax Collection in Local Government in Tanzania*. Public Administration and Development, Volume 13,

295-315.

- [13] Newman, W., Mwandambira, N., Charity, M. & Onyagi, W. (2018). The Impact of Tax Knowledge on Property Tax collection in a Developing Country, Zambia. *Journal of Economic Review*.
- [14] Ng'eni, T. (2019). Factors Affecting Tax morale and Voluntary Tax collection towards Effective Tax Administration in Tanzania. *Journal of Management Review*. Vol. 96 No. 2: 219–39.
- [15] Patrick, J. and Jacobs, G. (2017). Factors Affecting Efficiency on Property Tax Collection in Middle East countries; Taxation in Kenya," *Journal Review of Economic Studies* 38, 175-208.
- [16] Paugam, A. (2012). Ad Valorem Property Taxation and Transition Economies. *ECSIN Working Paper*. No. 9 June 28, 2009.
- [17] Sas, G. (2017). Impact of Property Taxpayers through the Use of Electronic Devices in Ethiopia. *Journal of Economics* 96 No. 2: 219–39.
- [18] Terkper, S. (2018). A synopsis of taxpayer compliance studies: Overview vis-à-vis New Zealand. *New Zealand journal of taxation and law policy*, 431-454.
- [19] United Republic of Tanzania (URT). (2007). *Report of the sub-committee on matters required to be accomplished to enable Tanzania Revenue Authority to collect property rate on behalf of local government authorities in mainland Tanzania (July)*. Dar es Salaam: Prime Minister's Office Regional Administration and Local Governments and Tanzania Revenue Authority.
- [20] United Republic of Tanzania (URT). (2016a). *Speech by the Minister for Finance and Planning, Hon. Dr Philip I. Mpango (MP), introducing to the National Assembly, the estimates of government revenue and expenditure for fiscal years 2016/17*. Dodoma.
- [21] Youngman, M. J. & Malme, H. J. (2014). *An international survey of taxes on land and buildings*. The Netherlands: Kluwer Law and Taxation Publishers Deventer.

© GSJ